

<i>SERFF Tracking Number:</i>	<i>PRTA-128281167</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>BETHLPE2012</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL-E36 1-12, et al</i>		
<i>Project Name/Number:</i>	<i>UL-E36 1-12, et al /UL-E36 1-12, et al</i>		

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: UL-E36 1-12, et al

TOI: L09I Individual Life - Flexible Premium

Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: PRTA-128281167 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num:

Closed

Co Tr Num: BETHLPE2012

State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Beth Fledderman

Disposition Date: 04/26/2012

Date Submitted: 04/19/2012

Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: UL-E36 1-12, et al

Project Number: UL-E36 1-12, et al

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed in TN concurrently.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/26/2012

State Status Changed: 04/26/2012

Deemer Date:

Created By: Beth Fledderman

Submitted By: Beth Fledderman

Corresponding Filing Tracking Number: PRTA-128281200

Filing Description:

RE:

Form Number /// Form Title or Description

UL-E36 1-12 /// Lapse Protection Endorsement

UL-E36S 1-12 /// Policy Schedule

Please note that this form will currently be attached to a policy submitted concurrently. Please find the associated filing's SERFF tracking number listed above in the Corresponding Filing Tracking Number area.

<i>SERFF Tracking Number:</i>	<i>PRTA-128281167</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>BETHLPE2012</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL-E36 1-12, et al</i>		
<i>Project Name/Number:</i>	<i>UL-E36 1-12, et al /UL-E36 1-12, et al</i>		

We are submitting this filing for your review and approval, as appropriate. These are new forms, which will not replace any forms currently in use by our company. This filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards.

Currently, the company plans to use the submitted endorsement and supplemental schedule pages with base flexible premium universal life insurance policy form UL-18-AR 1-12 and UL-19-AR 1-12 which was submitted in a separate SERFF filing. The corresponding SERFF tracking number is listed in the Corresponding Filing Tracking Number area above.

The endorsement contains lapse protection provisions for plans of insurance offered by the company. The supplemental schedule pages will print just after those included for the base policy.

The submitted form is in final print, just, as it will be delivered to contract owners. The company reserves the right at any time to make minor non-material format changes including, but not limited to: paper stock, type face (but not font size) and page layout that become unavoidably necessary as a result of computer hardware and/or software upgrades and print technology changes. We certify that any necessary format changes will not affect the specific content of the approved form.

The forms are being filed concurrently in our domiciliary state of Tennessee.

If you need further information, I can be contacted via SERFF, e-mail Beth.Fledderman@protective.com or toll-free at 1-800-866-3555 ext. 5539.

State Narrative:

Company and Contact

Filing Contact Information

Elizabeth Fledderman, Policy Contract Filing Specialist	elizabeth.fledderman@protective.com
2801 Highway 280 South	800-866-3555 [Phone] 5539 [Ext]
Birmingham, AL 35223	205-268-3401 [FAX]

Filing Company Information

Protective Life Insurance Company	CoCode: 68136	State of Domicile: Tennessee
2801 Highway 280	Group Code: 458	Company Type:
Birmingham, AL 35223	Group Name:	State ID Number:
(800) 866-3555 ext. [Phone]	FEIN Number: 63-0169720	

SERFF Tracking Number: PRTA-128281167 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number:
Company Tracking Number: BETHLPE2012
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: UL-E36 1-12, et al
Project Name/Number: UL-E36 1-12, et al /UL-E36 1-12, et al

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 2 forms, no retaliatory = \$100
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$100.00	04/19/2012	58127222

SERFF Tracking Number:	PRTA-128281167	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	
Company Tracking Number:	BETHLPE2012		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	UL-E36 1-12, et al		
Project Name/Number:	UL-E36 1-12, et al /UL-E36 1-12, et al		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/26/2012	04/26/2012

<i>SERFF Tracking Number:</i>	<i>PRTA-128281167</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>BETHLPE2012</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>UL-E36 1-12, et al</i>		
<i>Project Name/Number:</i>	<i>UL-E36 1-12, et al /UL-E36 1-12, et al</i>		

Disposition

Disposition Date: 04/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	PRTA-128281167	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	
Company Tracking Number:	BETHLPE2012		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	UL-E36 1-12, et al		
Project Name/Number:	UL-E36 1-12, et al /UL-E36 1-12, et al		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Form	Lapse Protection Endorsement		Yes
Form	Policy Schedule - Rates, Charges, and Tables		Yes

SERFF Tracking Number: PRTA-128281167 State: Arkansas

Filing Company: Protective Life Insurance Company State Tracking Number:

Company Tracking Number: BETHLPE2012

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: UL-E36 1-12, et al

Project Name/Number: UL-E36 1-12, et al /UL-E36 1-12, et al

Form Schedule

Lead Form Number: UL-E36 1-12

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UL-E36 1-12	Policy/Cont Lapse Protection ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.900	UL-E36 1-12.pdf
	UL-E36S 1-12	1-Schedule Pages Policy Schedule - Rates, Charges, and Tables	Initial		0.000	UL-E36S 1-12.pdf

LAPSE PROTECTION ENDORSEMENT

We have issued this endorsement as a part of the Policy to which it is attached to add Lapse Protection provisions to the Policy. All Policy provisions not expressly modified by this endorsement remain in full force and effect.

Lapse Protection Guarantee: The Policy will not lapse as long as the Accumulated Net Payments Received is greater than or equal to the Accumulated Minimum Monthly Premiums.

Accumulated Net Payments Received ("ANPR"): Accumulated Net Payments Received is calculated as of the last day of the Month. For each Month the ANPR is equal to:

1. the ANPR for the prior Month (\$0 for the first Month of the first Year); plus
2. the sum of all premiums received since the beginning of the Month; plus
3. the Lapse Protection Interest for the Month; less
4. the reduction in Policy Value for any Partial Surrenders taken since the beginning of the Month.

Lapse Protection Interest: Lapse Protection Interest is calculated as:

1. the lesser of the Accumulated Fund Threshold and the sum of 1 plus 2 of the ANPR provision, multiplied by the Threshold Accumulation Factor, shown on the Policy Schedule; plus
2. the amount of 1 plus 2 above in excess of the Accumulated Fund Threshold, multiplied by the Excess Accumulation Factor, shown on the Policy Schedule.

Accumulated Minimum Monthly Premiums ("AMMP"): The Accumulated Minimum Monthly Premiums each Month is equal to:

1. the AMMP as of the prior Month (\$0 for the first Month of the first Year) plus the Minimum Monthly Premium, shown on the Policy Schedule, for the Month; multiplied by
2. one plus the Threshold Accumulation Factor.

Accumulated Fund Threshold: For the first Month of a Year the Accumulated Fund Threshold is equal to:

1. the Accumulated Fund Threshold for the prior Month (\$0 for the first Month of the first Year) multiplied by one plus the Threshold Accumulation Factor; plus
2. the Threshold Premium Amount, shown on the Policy Schedule, for that Year.

For all other Months, the Accumulated Fund Threshold is equal to the Accumulated Fund Threshold for the prior Month multiplied by the Threshold Accumulation Factor.

Termination: This endorsement terminates when the Policy to which it is attached terminates.

Reinstatement: If the Policy to which this endorsement is attached is reinstated according to the applicable Policy provisions, this endorsement will also be reinstated.

Signed for the Company as of the Policy Effective Date.

PROTECTIVE LIFE INSURANCE COMPANY

[*Deborah J. Long*]

[Deborah J. Long]
[Secretary]

POLICY SCHEDULE – RATES, CHARGES, AND TABLES (continued)**POLICY NUMBER:** [SPECIMEN]**LAPSE PROTECTION****TABLE OF MINIMUM MONTHLY PREMIUMS**

(The amounts shown below are the Minimum Monthly Premiums for each Month of the Policy Year)

POLICY YEAR	MINIMUM MONTHLY PREMIUM	POLICY YEAR	MINIMUM MONTHLY PREMIUM
1	\$[83.60]	44	\$[11,234.30]
2	[85.80]	45	[12,705.20]
3	[88.00]	46	[14,368.70]
4	[90.30]	47	[16,250.00]
5	[92.70]	48	[18,377.60]
6	[104.80]	49	[20,783.80]
7	[118.50]	50	[23,505.00]
8	[134.00]	51	[26,582.50]
9	[151.50]	52	[30,062.90]
10	[171.30]	53	[33,999.00]
11	[193.70]	54	[38,450.50]
12	[219.10]	55	[43,484.80]
13	[247.80]	56	[44,731.60]
14	[280.20]	57	[46,014.20]
15	[316.90]	58	[47,333.60]
16	[358.40]	59	[48,690.80]
17	[405.30]	60	[50,086.90]
18	[458.40]	61	[51,523.00]
19	[518.40]	62	[53,000.30]
20	[586.30]	63	[54,520.00]
21	[663.10]	64	[56,083.20]
22	[749.90]	65	[57,691.30]
23	[848.10]	66	[59,345.50]
24	[959.10]	67	[61,047.10]
25	[1,084.70]	68	[62,797.50]
26	[1,226.70]	69	[64,598.10]
27	[1,387.30]	70	[66,450.30]
28	[1,568.90]	71	[66,450.30]
29	[1,774.30]	72	[66,450.30]
30	[2,006.60]	73	[66,450.30]
31	[2,269.30]	74	[66,450.30]
32	[2,566.40]	75	[66,450.30]
33	[2,902.40]	76	[70,754.10]
34	[3,282.40]	77	[74,920.80]
35	[3,712.20]	78	[78,988.90]
36	[4,198.20]	79	[82,737.80]
37	[4,747.90]	80	[83,333.30]
38	[5,369.50]	81	[83,333.30]
39	[6,072.50]	82	[83,333.30]
40	[6,867.60]	83	[83,333.30]
41	[7,766.80]	84	[83,333.30]
42	[8,783.70]	85	[83,333.30]
43	[9,933.70]	86	[83,333.30]
		87+	[0.00]

POLICY SCHEDULE – RATES, CHARGES, AND TABLES (continued)

POLICY NUMBER: [SPECIMEN]

LAPSE PROTECTION

TABLE OF ANNUAL THRESHOLD PREMIUMS

POLICY YEAR	ANNUAL THRESHOLD PREMIUM	POLICY YEAR	ANNUAL THRESHOLD PREMIUM
1	\$(3,362.55)	44	\$(3,362.55)
2	[3,362.55]	45	[3,362.55]
3	[3,362.55]	46	[3,362.55]
4	[3,362.55]	47	[3,362.55]
5	[3,362.55]	48	[3,362.55]
6	[3,362.55]	49	[3,362.55]
7	[3,362.55]	50	[3,362.55]
8	[3,362.55]	51	[3,362.55]
9	[3,362.55]	52	[3,362.55]
10	[3,362.55]	53	[3,362.55]
11	[3,362.55]	54	[3,362.55]
12	[3,362.55]	55	[3,362.55]
13	[3,362.55]	56	[3,362.55]
14	[3,362.55]	57	[3,362.55]
15	[3,362.55]	58	[3,362.55]
16	[3,362.55]	59	[3,362.55]
17	[3,362.55]	60	[3,362.55]
18	[3,362.55]	61	[3,362.55]
19	[3,362.55]	62	[3,362.55]
20	[3,362.55]	63	[3,362.55]
21	[3,362.55]	64	[3,362.55]
22	[3,362.55]	65	[3,362.55]
23	[3,362.55]	66	[3,362.55]
24	[3,362.55]	67	[3,362.55]
25	[3,362.55]	68	[3,362.55]
26	[3,362.55]	69	[3,362.55]
27	[3,362.55]	70	[3,362.55]
28	[3,362.55]	71	[3,362.55]
29	[3,362.55]	72	[3,362.55]
30	[3,362.55]	73	[3,362.55]
31	[3,362.55]	74	[3,362.55]
32	[3,362.55]	75	[3,362.55]
33	[3,362.55]	76	[3,362.55]
34	[3,362.55]	77	[3,362.55]
35	[3,362.55]	78	[3,362.55]
36	[3,362.55]	79	[3,362.55]
37	[3,362.55]	80	[3,362.55]
38	[3,362.55]	81	[3,362.55]
39	[3,362.55]	82	[3,362.55]
40	[3,362.55]	83	[3,362.55]
41	[3,362.55]	84	[3,362.55]
42	[3,362.55]	85	[3,362.55]
43	[3,362.55]	86	[3,362.55]
		87+	[0.00]

POLICY SCHEDULE – RATES, CHARGES, AND TABLES (continued)

POLICY NUMBER: [SPECIMEN]

LAPSE PROTECTION

TABLE OF MONTHLY ACCUMULATION FACTORS

Threshold Accumulation Factor ("TAF") and Excess Accumulation Factor ("EAF")

POLICY YEAR	TAF	EAF	POLICY YEAR	TAF	EAF
1	[1.17114920]%	[0.3636600]%	44	[1.17114920]%	[0.3636600]%
2	[1.17114920]%	[0.3636600]%	45	[1.17114920]%	[0.3636600]%
3	[1.17114920]%	[0.3636600]%	46	[1.17114920]%	[0.3636600]%
4	[1.17114920]%	[0.3636600]%	47	[1.17114920]%	[0.3636600]%
5	[1.17114920]%	[0.3636600]%	48	[1.17114920]%	[0.3636600]%
6	[1.17114920]%	[0.3636600]%	49	[1.17114920]%	[0.3636600]%
7	[1.17114920]%	[0.3636600]%	50	[1.17114920]%	[0.3636600]%
8	[1.17114920]%	[0.3636600]%	51	[1.17114920]%	[0.3636600]%
9	[1.17114920]%	[0.3636600]%	52	[1.17114920]%	[0.3636600]%
10	[1.17114920]%	[0.3636600]%	53	[1.17114920]%	[0.3636600]%
11	[1.17114920]%	[0.3636600]%	54	[1.17114920]%	[0.3636600]%
12	[1.17114920]%	[0.3636600]%	55	[1.17114920]%	[0.3636600]%
13	[1.17114920]%	[0.3636600]%	56	[1.17114920]%	[0.3636600]%
14	[1.17114920]%	[0.3636600]%	57	[1.17114920]%	[0.3636600]%
15	[1.17114920]%	[0.3636600]%	58	[1.17114920]%	[0.3636600]%
16	[1.17114920]%	[0.3636600]%	59	[1.17114920]%	[0.3636600]%
17	[1.17114920]%	[0.3636600]%	60	[1.17114920]%	[0.3636600]%
18	[1.17114920]%	[0.3636600]%	61	[1.17114920]%	[0.3636600]%
19	[1.17114920]%	[0.3636600]%	62	[1.17114920]%	[0.3636600]%
20	[1.17114920]%	[0.3636600]%	63	[1.17114920]%	[0.3636600]%
21	[1.17114920]%	[0.3636600]%	64	[1.17114920]%	[0.3636600]%
22	[1.17114920]%	[0.3636600]%	65	[1.17114920]%	[0.3636600]%
23	[1.17114920]%	[0.3636600]%	66	[1.17114920]%	[0.3636600]%
24	[1.17114920]%	[0.3636600]%	67	[1.17114920]%	[0.3636600]%
25	[1.17114920]%	[0.3636600]%	68	[1.17114920]%	[0.3636600]%
26	[1.17114920]%	[0.3636600]%	69	[1.17114920]%	[0.3636600]%
27	[1.17114920]%	[0.3636600]%	70	[1.17114920]%	[0.3636600]%
28	[1.17114920]%	[0.3636600]%	71	[1.17114920]%	[0.3636600]%
29	[1.17114920]%	[0.3636600]%	72	[1.17114920]%	[0.3636600]%
30	[1.17114920]%	[0.3636600]%	73	[1.17114920]%	[0.3636600]%
31	[1.17114920]%	[0.3636600]%	74	[1.17114920]%	[0.3636600]%
32	[1.17114920]%	[0.3636600]%	75	[1.17114920]%	[0.3636600]%
33	[1.17114920]%	[0.3636600]%	76	[1.17114920]%	[0.3636600]%
34	[1.17114920]%	[0.3636600]%	77	[1.17114920]%	[0.3636600]%
35	[1.17114920]%	[0.3636600]%	78	[1.17114920]%	[0.3636600]%
36	[1.17114920]%	[0.3636600]%	79	[1.17114920]%	[0.3636600]%
37	[1.17114920]%	[0.3636600]%	80	[1.17114920]%	[0.3636600]%
38	[1.17114920]%	[0.3636600]%	81	[1.17114920]%	[0.3636600]%
39	[1.17114920]%	[0.3636600]%	82	[1.17114920]%	[0.3636600]%
40	[1.17114920]%	[0.3636600]%	83	[1.17114920]%	[0.3636600]%
41	[1.17114920]%	[0.3636600]%	84	[1.17114920]%	[0.3636600]%
42	[1.17114920]%	[0.3636600]%	85	[1.17114920]%	[0.3636600]%
43	[1.17114920]%	[0.3636600]%	86	[1.17114920]%	[0.3636600]%
			87+	[0.00]%	[0.00]%

SERFF Tracking Number:	PRTA-128281167	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	
Company Tracking Number:	BETHLPE2012		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	UL-E36 1-12, et al		
Project Name/Number:	UL-E36 1-12, et al /UL-E36 1-12, et al		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: Readability Certification.pdf AR Compliance Certification.pdf		
Bypassed - Item: Application Bypass Reason: Not a policy filing. Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: Not a Health filing. Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: Not a Health filing. Comments:		
Satisfied - Item: Actuarial Memorandum Comments: Attachment:		

SERFF Tracking Number: PRTA-128281167 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number:
Company Tracking Number: BETHLPE2012
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: UL-E36 1-12, et al
Project Name/Number: UL-E36 1-12, et al /UL-E36 1-12, et al
UL-E36 1-12 - Actuarial Memorandum.pdf

Item Status:

Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

UL-E36 SOV.pdf

PROTECTIVE LIFE INSURANCE COMPANY
Birmingham, Alabama

READABILITY CERTIFICATION

This is to certify that the listed forms, and state variations thereof, have achieved the stated Flesch Reading Ease Test scores:

FORM	SCORE
UL-E36 1-12	52.9
UL-E36S 1-12	N/A

Signed for the Company by:



Keith Kirkley, J.D. MBA
Assistant Vice President

April 9, 2012

PROTECTIVE LIFE INSURANCE COMPANY BIRMINGHAM, ALABAMA

CERTIFICATION OF COMPLIANCE

Arkansas

FILING:

UL-E36 1-12, et al

This is to certify that the Company is in compliance with Arkansas Insurance Department regarding:

Rule and Regulation 19 requirements of Unfair Sex Discrimination in the Sale of Insurance;

Rule and Regulation 49 requirements for Guaranty Association Notice;

Code Ann. 23-79-138 requirements for Consumer Notice.

**Keith
Kirkley**

Digitally signed by Keith Kirkley
DN: cn=Keith Kirkley, o=US,
o=Protective Life Insurance
Company, ou=Compliance,
email=keith.kirkley@protective.com
Date: 2012.04.09 11:59:32 -05'00'

Keith Kirkley, J.D., MBA
2nd VP, Compliance Officer

04/13/2012

Statement of Variability
Lapse Protection Endorsement – Form UL-E36 1-12
Policy Schedule – Rates, Charges, and Tables – Form UL-E36S 1-12

General Variables

1. Specimen data provided are for male/female, age 35/35, Non-tobacco/Non-tobacco with a \$1,000,000 face amount. Data and table entries that are dependent upon gender, age, rate class, premium pattern, interest rates, etc., are determinable and will populate the appropriate data fields at policy issue.
2. Supplemental Schedule page numbering and page breaks may vary due to the length of table entries. Due to format variations in data used to generate table entries, contiguous policy years with the same entry may be displayed either as separate table entries or as a single banded table entry (e.g. ten entries, one for each of policy years 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10, vs. one entry for policy years "1-10").
3. No variables will change with respect to in-force policies without notification, appropriate regulatory approvals, and (where required) consent of the contract holder, owner or participant.

Specific Variables

ENDORSEMENT

Company Address and Phone Number: Will only be changed to accurately disclose the company's correct mailing address and phone number.

Company State of Domicile: Will only be changed to accurately disclose the company's state of domicile. This change would not be made until any required notifications or regulatory filings are completed.

Company Officer Name, Title, and Signature: Will only be changed to accurately disclose the company's officers. This change would not be made until any required notifications or regulatory filings are completed.

SUPPLEMENTAL SCHEDULE PAGES

Table of Minimum Monthly Premiums: Based on Ages, Genders and Rate Classes, and may differ by duration


Table of Annual Threshold Premium: Based on Ages, Genders and Rate Classes, and may differ by duration

Table of Monthly Accumulation Factors: Based on Ages, Genders and Rate Classes, and may differ by duration

CERTIFICATION

I certify that the information contained in this Statement of Variability is true and correct to the best of my knowledge and belief, and that I am duly authorized by the company to make this certification.

Signed for the Company by:

A handwritten signature in black ink that reads "Keith Kirkley". The signature is written in a cursive style with a long horizontal line extending from the end of the name.

Keith Kirkley, J.D. MBA
2nd Vice President, Compliance Officer
Protective Life Insurance Company

April 13, 2012